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PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Everett et al. Customer No.: 21003  
Serial No.: 09/932,013 Examiner: Smithers, Matthew B.  
Filed: August 17, 2001 Group Art Unit: 2137  
For: SECURE MULTIPLE APPLICATION  
CARD SYSTEM AND PROCESS

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**AMENDMENT AND CLAIM OF PRIORITY**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Applicants respectfully submit this response to the Office Action issued by the  
U.S. Patent Office dated April 27, 2004. Applicants request that the following amendment and  
claim of priority be entered.

**Amendments to the Claims** are reflected in the complete listing of all claims in  
the application beginning at page 2 of this paper.

**Remarks** begin at page 4 of this paper.